

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: BISCHOF, MATHIAS M  
BISCHOF, BETH A

§ Case No. 15-40206

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Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

THOMAS E. SPRINGER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$319,249.02</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$43,921.02</u>
Total Distribution to Claimants: <u>\$1,000.00</u>	Claims Discharged Without Payment: <u>\$66,093.56</u>
Total Expenses of Administration: <u>\$7,070.19</u>	

3) Total gross receipts of \$ 8,070.19 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$8,070.19 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	8,476.59	8,176.59	7,070.19
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	54,096.35	66,093.56	66,093.56	0.00
<b>TOTAL DISBURSEMENTS</b>	\$54,096.35	\$75,570.15	\$75,270.15	\$8,070.19

4) This case was originally filed under Chapter 7 on November 25, 2015.  
The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/15/2018 By: /s/THOMAS E. SPRINGER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Possible 2015 tax refund	1124-000	8,070.19
<b>TOTAL GROSS RECEIPTS</b>		<b>\$8,070.19</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Bridgeview Bank Group	4120-000	N/A	1,000.00	1,000.00	1,000.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - THOMAS E. SPRINGER, TRUSTEE	2100-000	N/A	1,557.02	1,557.02	1,557.02
Clerk of the Court Costs (includes adversary and other filing fees) - Clerk	2700-000	N/A	350.00	350.00	350.00
Attorney for Trustee Fees (Trustee Firm) - THOMAS E. SPRINGER	3110-000	N/A	6,483.50	6,183.50	5,077.10
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	12.68	12.68	12.68
Other - Rabobank, N.A.	2600-000	N/A	11.13	11.13	11.13
Other - Rabobank, N.A.	2600-000	N/A	12.26	12.26	12.26
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$8,476.59	\$8,176.59	\$7,070.19

#### **EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1A	Bridgeview Bank Group	7100-000	41,417.35	44,944.27	44,944.27	0.00
2	Weiler & Lengle, P.C.	7100-000	5,800.00	5,800.00	5,800.00	0.00
3	Capital One Bank (USA), N.A.	7100-000	3,241.00	3,240.93	3,240.93	0.00
4	Capital One Bank (USA), N.A.	7100-000	1,026.00	1,136.05	1,136.05	0.00
5	First National Bank of Omaha	7100-000	N/A	8,111.65	8,111.65	0.00
6	Neri Landscaping	7100-000	756.00	756.00	756.00	0.00
7	Capital One, N.A.	7100-000	356.00	398.43	398.43	0.00
8	American InfoSource LP as agent for	7100-000	N/A	189.25	189.25	0.00

9	Portfolio Recovery Associates, LLC	7100-000	1,500.00	1,516.98	1,516.98	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$54,096.35	\$66,093.56	\$66,093.56	\$0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-40206

Trustee: (330640) THOMAS E. SPRINGER

Case Name: BISCHOF, MATHIAS M  
BISCHOF, BETH A

Filed (f) or Converted (c): 11/25/15 (f)

§341(a) Meeting Date: 12/21/15

Period Ending: 05/15/18

Claims Bar Date: 03/31/16

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Personal residence 1/2 undivided interest in 6N009 Foxwoods Ct, St Charles, IL 60175, Debtor's father, Donald Bischof, owns remaining, interest	191,500.00	0.00		0.00	FA
2	Lot 19 Meadow Ridge Subdivision - vacant 1.19 acre, lot adjacent to debtors' residence owned by Mathias, Bischof; unencumbered Trustee investigated lot; tax liens exceed value; see memo (See Footnote)	50,000.00	0.00		0.00	FA
3	Checking Acct #XXXX0202 Chase Bank Orig. Description: Checking Acct 536 Randall Rd South Elgin, IL 60177	1,047.15	0.00		0.00	FA
4	Checking Acct #XXXX4959 Fifth-Third Bank 460 S Randall Rd South Elgin, IL 60177	15.31	0.00		0.00	FA
5	Savings Acct #XXXX8119 Fifth-Third Bank 460 S Randall Rd South Elgin, IL 60177	865.43	0.00		0.00	FA
6	Savings Acct#XXXX8101 Fifth-Third Bank 460 S Ran 460 S Randall Rd South Elgin, IL 60177	31.13	0.00		0.00	FA
7	Checking Acct #XXXX9364 West Suburban Bank 711 Westmore Meyers Rd Lombard, IL 60148-3777	700.00	0.00		0.00	FA
8	Miscellaneous furniture and furnishings	1,000.00	0.00		0.00	FA
9	CUNA Mutual Group Term Life Policy #XXXX6216 Orig. Description: CUNA \$100,000 Face value Beth Bischof beneficiary No cash value	0.00	0.00		0.00	FA
10	CUNA Mutual Group Term Life Policy #XXXX6216	0.00	0.00		0.00	FA
11	401(k) Acct #XXXX0415 Fidelity PO Box 770001 Cincinnati, OH 45277	16,121.00	0.00		0.00	FA
12	50 shares Starbucks	3,137.00	0.00		0.00	FA
13	Possible 2015 tax refund	Unknown	8,603.10		8,070.19	FA
14	2014 Jeep Grand Cherokee - 55,300 miles	38,948.00	0.00		0.00	FA
15	2013 Chrysler T&C Touring - 47,000 miles	13,884.00	0.00		0.00	FA
16	1983 14 foot Bayliner Capri boat	2,000.00	0.00		0.00	FA
16	<b>Assets Totals (Excluding unknown values)</b>	<b>\$319,249.02</b>	<b>\$8,603.10</b>		<b>\$8,070.19</b>	<b>\$0.00</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 15-40206 **Trustee:** (330640) THOMAS E. SPRINGER  
**Case Name:** BISCHOF, MATHIAS M **Filed (f) or Converted (c):** 11/25/15 (f)  
 BISCHOF, BETH A **§341(a) Meeting Date:** 12/21/15  
**Period Ending:** 05/15/18 **Claims Bar Date:** 03/31/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

RE PROP# 2 Trustee had realtor appraise vacant lot and it was determined that lot is land locked and therefore the only interested buyers were the adjacent landowners which reduced its value to \$10,000-\$15,000. Further investigation discovered there were tax liens in excess of \$10,000.00 and thus no equity for the estate.

**Major Activities Affecting Case Closing:**

TFR hearing 2/2/2018

**Initial Projected Date Of Final Report (TFR):** December 15, 2017 **Current Projected Date Of Final Report (TFR):** January 5, 2018 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-40206

**Case Name:** BISCHOF, MATHIAS M  
BISCHOF, BETH A

**Taxpayer ID #:** \*\*-\*\*\*8133

**Period Ending:** 05/15/18

**Trustee:** THOMAS E. SPRINGER (330640)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*516866 - Checking Account

**Blanket Bond:** \$5,000,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/28/17	{13}	Mathias Bischof via Derrick B. Hager, Attorney	Turnover Tax Refund	1124-000	1,000.00		1,000.00
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	990.00
04/04/17	{13}	Mathias Bischof via Derrick B. Hager, Attorney	Turnover Tax Refund	1124-000	2,000.00		2,990.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,980.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,970.00
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,960.00
07/25/17	{13}	Mathias & Beth Bischof	Turnover Tax Refund	1124-000	5,070.19		8,030.19
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	8,020.19
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.68	8,007.51
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.13	7,996.38
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.26	7,984.12
02/16/18	101	Bridgeview Bank Group	Dividend paid 100.00% on \$1,000.00; Claim# 1; Filed: \$1,000.00; Reference:	4120-000		1,000.00	6,984.12
02/16/18	102	Clerk of the US Bankruptcy Court	Dividend paid 100.00% on \$350.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		350.00	6,634.12
02/16/18	103	THOMAS E. SPRINGER, TRUSTEE	Dividend paid 100.00% on \$1,557.02, Trustee Compensation; Reference:	2100-000		1,557.02	5,077.10
02/16/18	104	THOMAS E. SPRINGER	Dividend paid 82.10% on \$6,183.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		5,077.10	0.00

<b>ACCOUNT TOTALS</b>	<b>8,070.19</b>	<b>8,070.19</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>8,070.19</b>	<b>8,070.19</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$8,070.19</b>	<b>\$8,070.19</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # ****516866	8,070.19	8,070.19	0.00
	<b>\$8,070.19</b>	<b>\$8,070.19</b>	<b>\$0.00</b>